

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**In Re: Lois Joyce Evans,**

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**Case No.: 20-20387-CMB**

**Reporting Period: June, 2020**

**Chapter 11**

**MONTHLY OPERATING REPORT**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: June 2020

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

01-04-2021  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

  
Signature of Preparer

1/4/2021  
Date

PETER E. FLEMING, CPA  
Printed Name of Preparer

FORM MOR (INDV)  
(10/00)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: June 2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account .

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<b>20,600.41</b>	
<b>RECEIPTS</b>		
Wages (Net)	7,010.39	74,361.73
Interest and Dividend Income	1.19	3.58
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	7,000.00	17,200.00
<b>Total Receipts</b>	<b>14,011.58</b>	<b>91,565.31</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	16,000.00	21,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	288.19	9,233.71
Insurance	151.00	1,246.10
Auto Expense	48.10	91.10
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	90.00	5,180.00
Household Expenses	1,343.18	6,122.89
Charitable Contributions	,	
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	273.78	1,227.27
Gifts		
Other (attach schedule)	2,843.11	35,918.65
<b>Total Ordinary Disbursements</b>	<b>21,037.36</b>	<b>80,019.72</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		123.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>21,037.36</b>	<b>80,142.75</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	<b>(7,025.78)</b>	<b>11,422.56</b>
<b>Cash - End of Month (Must equal reconciled bank)</b>	<b>13,574.63</b>	

FORM MOR-1 (INDV)

Unaudited, for Management  
Purposes Only

Evans, Lois Joyce

(9/99)  
Case No.: 20-20387-CMB

Reporting Period: June 2020

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
NY Life Insurance		10,200.00
Cash Deposit	7,000.00	7,000.00
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Detail Included in General Ledger	2,843.11	35,918.65
<b>Other Reorganization Expenses</b>		

**FORM MOR-1 (INDV) (CON'T)**

Unaudited, for Management Purposes  
Only

Evans, Lois Joyce

(9/99)

Case No.: 20-20387-CMB

June 2020

Reporting Period: \_\_\_\_\_

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns tiled during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

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Unaudited, for  
Management Purposes  
Only

\*"Insider is defined in 11 U.S.C. Section 101(31)

**FORM MOR-4**  
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: June 2020





### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

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Unaudited, for Management  
Purposes Only

**FORM MOR-5  
(9/99)**

Unaudited, for Management  
Purposes Only





Checking Account  
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

1 OF 2

Beginning May 27, 2020  
through June 23, 2020

US002 BR934

LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking

### SUMMARY

#### Balance Calculation

Previous Balance	3,529.98
Checks	.00 -
Withdrawals & Debits	5,692.09 -
Deposits & Credits	7,000.00 +
Current Balance	4,837.89 =

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.  
Your next statement period will end on July 23, 2020.

Previous Balance  
3,529.98

### TRANSACTION DETAILS

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
05/29	30.00	1509 Dbt Purchase - 408587 Pti - Warrendale 724-719-23 26 PA
06/01	30.00	1509 Dbt Purchase - 436189 Pti - Warrendale Warrendale PA
06/01	1.62	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
06/01	41.93	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
06/01	69.26	1509 POS Debit - 999999 Market District 15wexford PA
06/02	30.00	1509 Dbt Purchase - 437222 Pti - Warrendale Warrendale PA
06/03	2.56	1509 Dbt Purchase - 000000 Taco Bell 05656 Pittsburgh PA
06/04	5.65	1509 Dbt Purchase - 1 Mcdonald's F6141 Mars PA
06/08	30.00	1509 Dbt Purchase - 455732 Pti - Warrendale Warrendale PA
06/10	5.24	1509 Dbt Purchase - 1 Mcdonald's F714 Wexford PA
06/12	48.10	1509 Dbt Purchase - 001 Sheetz 0487 0000Uniontown PA
06/15	26.95	1509 Dbt Purchase - 1 Mcdonald's F6822 Bridgeville PA
06/15	8.72	1509 POS Debit - 430231 Get Go #3043 Wexford PA
06/15	11.98	1509 POS Debit - 423448 Sunoco 0363403 Monroeville PA
06/17	5.00	1509 Dbt Purchase - 230006 Walgreens #11812 Cranberry Towpa
06/17	4.38	1509 Dbt Purchase - 1 Mcdonald's F6141 Mars PA
06/19	100.00	1509 Dbt Purchase - 000007 Apple Cash 877-233-85 52 CA
06/19	5.24	1509 Dbt Purchase - 1 Mcdonald's F714 Wexford PA
06/22	54.21	1509 Dbt Purchase - 356969 Cencis Pizzeria An724-940550 0 PA
06/22	146.27	1509 POS Debit - 450391 Giant-Eagle #0 Pittsburgh PA
06/22	31.98	1509 POS Debit - 305790 CVS/Pharmacy # Glen Allen VA

##### Other Withdrawals & Debits

Date	Amount	Description
06/05	5,000.00	Pnc Mortgage 2 Mortgage
06/23	3.00	Service Charge
		Statement Delivery





1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

2 OF 2

Beginning May 27, 2020  
through June 23, 2020

Checking continued from previous page

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
One Deposit Checking

Deposits & Credits

Date	Amount	Description
06/02	7,000.00	Deposit

Total Withdrawals & Debits  
5,692.09

Total Deposits & Credits  
7,000.00

Current Balance  
4,837.89

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/29	3,499.98	06/05	5,318.96	06/17	5,178.59
06/01	3,357.17	06/08	5,288.96	06/19	5,073.35
06/02	10,327.17	06/10	5,283.72	06/22	4,840.89
06/03	10,324.61	06/12	5,235.62	06/23	4,837.89
06/04	10,318.96	06/15	5,187.97		

MEMO

--Effective August 1, 2020, One Deposit Checking from Citizens Bank(R) will no longer waive the monthly maintenance fee when any account signer is under 18 or 65 or older based on the date of birth on file. This waiver went into effect March 29, 2020.

NEWS FROM CITIZENS

--Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app\*. Use either online banking or the app to send money to friends and family via Zelle(R)1, view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together.

\*Wireless carrier charges may apply.

1 Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.



L JOYCE EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 05/22/20 THRU 06/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	15,893.71	7,684.09	7,972.53	16,182.15	15,266.05	0.05%	0.65
EVERYTHING SV	1,228.40	0.00	500.54	1,728.94	1,341.30	0.48%	0.54

SEQUENTIAL CHECK LISTING  
(\*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2448	80.00						

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/22	POS PAYPAL *TIFFANYC	551.00	06/03	ECK MACYS CITIAUTFDR	100.00
	MC CA			AUTO PYMT	
05/22	POS APPLE.COM/BILL	19.23	06/04	POS APPLE.COM/BILL	9.99
	MC 866-712-7753 CA			MC 866-712-7753 CA	
05/22	POS APPLE.COM/BILL	21.39	06/04	POS APPLE.COM/BILL	16.01
	MC 866-712-7753 CA			MC 866-712-7753 CA	
05/25	POS APPLE.COM/BILL	3.58	06/05	POS CHICK-FIL-A #038	5.44
	MC 866-712-7753 CA			MC WEXFORD PA	
05/26	POS APPLE.COM/US	840.30	06/07	ONL TRANSFER DOLLAR BANK INTERNET	350.00
	MC 800-676-2775 CA			TO :	
05/26	POS APPLE.COM/BILL	21.37	06/08	POS VENMO	48.00
	MC 866-712-7753 CA			MC NY	
05/26	POS APPLE.COM/BILL	3.58	06/08	POS MARKET DI 155 To	53.77
	MC 1111111111 CA			PIN Wexford PA	
05/26	POS APPLE.COM/BILL	3.58	06/09	POS LINS ORIENTAL EX	35.32
	MC 866-712-7753 CA			MC WEXFORD PA	
05/26	POS IPHONE CITIZENSO	64.50	06/09	POS CVS/PHARMACY #02	27.69
	MC BRIDGEPORT CT			MC 800-746-7287 PA	
05/26	DIR NEW YORK LIFE	151.00	06/09	POS AMZN Mktp US*MY1	21.52
	INS. PREM.			MC Amzn.com/bill WA	
05/27	POS APPLE.COM/US	903.48	06/09	ECK ARMSTRONG UTIL	149.50
	MC 800-676-2775 CA			8772775711	
05/27	POS VENMO	950.00	06/11	ADJ APPLE.COM/US	420.15+
	MC 8558124430 NY			MC 800-676-2775 CA	
05/29	DIR CAPGEMINI	3,622.79+	06/11	ADJ APPLE.COM/US	420.15+
	REG.SALARY			MC 800-676-2775 CA	
05/30	POS CVS/PHARM 02449-	56.48	06/11	POS APPLE.COM/BILL	10.67
	PIN Wexford PA			MC 866-712-7753 CA	
05/30	ONL TRANSFER DOLLAR BANK INTERNET	150.00	06/11	POS CASH APP*	50.00
	TO			MC 4153753176 CA	
06/01	ECK AMEX EPAYMENT	600.74	06/11	ADJ APPLE.COM/BILL	3.58+
	ACH PMT			MC 866-712-7753 CA	
06/03	POS CASH APP*	275.00	06/15	DIR CAPGEMINI	3,505.21+
	MC 4153753176 CA			REG.SALARY	



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
06/15	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00	06/19	POS APPLE.COM/BILL	13.89
06/15	POS WALGREENS STORE	18.32	MC 866-712-7753 CA		
PIN WEXFORD PA			06/19	POS APPLE.COM/BILL	10.69
06/15	POS APPLE.COM/BILL	0.99	MC 866-712-7753 CA		
MC 1111111111 CA			06/19	POS APPLE.COM/BILL	32.04
06/16	POS UBER TRIP	13.67	MC 866-712-7753 CA		
MC 8005928996 CA			06/19	POS AMZN Mktp US*MS8	15.36
06/16	CHK 2448 SEQ# 11018089	80.00	MC Amzn.com/bill WA		
06/19	POS CASH APP*DWAYNE	300.00	06/20	POS MCDONALD'S F714	5.35
MC 4153753176 CA			PIN WEXFORD PA		
06/18	ONL TRANSFER DOLLAR BANK INTERNET TO	500.00	06/20	POS WAL SAM'S Club	249.77
06/19	POS DUNKIN #343581 Q	3.41	PIN PITTSBURGH PA		
MC WEXFORD PA			06/21	POS APPLE.COM/US	297.46
06/19	ATM DB - PINE TOWNSHIP	150.00	MC 800-676-2775 CA		
			06/21	INT INTEREST CREDIT	0.65+

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
06/15	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	500.00+	06/21	INT INTEREST CREDIT	0.54+

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	2.13+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	1.74+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING MAY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$12,360.70	\$18,522.25	\$728.05	\$1,002.35	\$19,524.60

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR MAY

THERE ARE NO CHARGES FOR BANKING CARD USE IN MAY

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	6	.00		
-MASTERCARD PURCHASES (MC)	44	.00		
THE TOTAL CHARGE:	50	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MAY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REPAIRS? REFINANCE? IMPROVEMENTS? WEDDING?  
GET LOW RATES DURING OUR HOME EQUITY LOAN SALE!  
CALL 1-800-242-BANK TO TALK TO A LOAN EXPERT  
OR VISIT DOLLAR.BANK/LOANSALE FOR DETAILS.



L JOYCE EVANS OR  
SAMUEL EVANS  
113 BERRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:  
STATEMENT DATE: 05/17/20 THRU 06/16/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	174.94	1,002.58	600.00	227.64-	130.11	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
05/19	POS COSTCO WHSE #03	137.82	06/10	POS WENDYS 574	19.11
	PIN CRANBERRY TPK PA			PIN WEXFORD PA	
05/19	ONL TRANSFER DOLLAR BANK INTERNET	250.00+	06/11	POS MARKET DI 155 To	75.77
	FROM			PIN Wexford PA	
05/22	POS FRESH THYME #453	25.65	06/11	POS 7-ELEVEN 36144	37.88
	MC CRANBERRY PA			PIN WARRENDALE PA	
05/25	POS MARKET DI 155 To	58.87	06/12	POS NST THE HOME DEP	9.84
	PIN Wexford PA			PIN PITTSBURGH PA	
05/25	POS GET GO #3 140 To	29.00	06/12	POS STEIN MART 316	52.68
	PIN Wexford PA			PIN Pittsburgh PA	
05/30	POS COSTCO WHSE #03	78.58	06/12	FEE POS OVERDRAFT FEE	36.00
	PIN CRANBERRY TPK PA		06/12	POS ROSS STORES #141	28.47
06/01	POS MARKET DI 155 To	92.64		MC PITTSBURGH PA	
	PIN Wexford PA		06/15	POS MARKET DI 155 To	48.25
06/06	POS LOWES #03051*	26.30		PIN Wexford PA	
	MC PITTSBURGH PA		06/15	FEE POS OVERDRAFT FEE	36.00
06/06	FEE POS OVERDRAFT FEE	36.00	06/16	POS COSTCO WHSE #03	45.04
06/07	ONL TRANSFER DOLLAR BANK INTERNET	350.00+		PIN CRANBERRY TPK PA	
	FROM		06/16	FEE POS OVERDRAFT FEE	36.00
06/08	POS NST THE HOME DEP	52.61			
	PIN CRANBERRY TWP PA				
06/09	POS LOWE'S #653	40.07			
	PIN CRANBERRY TWP PA				

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



PAGE 2

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	144.00	603.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	144.00	504.00

ACCOUNT BALANCES MAINTAINED DURING MAY

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$95.02	\$219.35	\$0.00	\$0.00	\$219.35

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR MAY

THERE ARE NO CHARGES FOR BANKING CARD USE IN MAY

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	1	.00		
THE TOTAL CHARGE:	11	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MAY.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REPAIRS? REFINANCE? IMPROVEMENTS? WEDDING?  
GET LOW RATES DURING OUR HOME EQUITY LOAN SALE!  
CALL 1-800-242-BANK TO TALK TO A LOAN EXPERT  
OR VISIT DOLLAR.BANK/LOANSALE FOR DETAILS.



Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 06/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary	USD
Statement beginning balance	174.94
Checks and payments cleared (21)	-1,002.58
Deposits and other credits cleared (2)	600.00
Statement ending balance	-227.64
Register balance as of 06/16/2020	-227.64
Cleared transactions after 06/16/2020	0.00
Uncleared transactions after 06/16/2020	347.52
Register balance as of 12/29/2020	119.88

Details

Checks and payments cleared (21)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/19/2020	Expense			-137.82
05/22/2020	Expense			-25.65
05/25/2020	Expense			-29.00
05/25/2020	Expense			-58.87
05/30/2020	Expense			-78.58
06/01/2020	Expense			-92.64
06/06/2020	Expense			-36.00
06/06/2020	Expense			-26.30
06/08/2020	Expense			-52.61
06/09/2020	Expense			-40.07
06/10/2020	Expense			-19.11
06/11/2020	Expense			-75.77
06/11/2020	Expense			-37.88
06/12/2020	Expense			-36.00
06/12/2020	Expense			-28.47
06/12/2020	Expense			-52.68
06/12/2020	Expense			-9.84
06/15/2020	Expense			-36.00
06/15/2020	Expense			-48.25
06/16/2020	Expense			-36.00
06/16/2020	Expense			-45.04
Total				-1,002.58

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/19/2020	Transfer			250.00
06/07/2020	Transfer			350.00
Total				600.00



Lois Joyce Evans

Checking, Period Ending 06/23/2020

**RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance	3,529.98
Checks and payments cleared (23)	-5,692.09
Deposits and other credits cleared (1)	7,000.00
Statement ending balance	4,837.89
Register balance as of 06/23/2020	4,837.89
Cleared transactions after 06/23/2020	0.00
Uncleared transactions after 06/23/2020	-4,086.01
Register balance as of 12/29/2020	751.88

**Details**

Checks and payments cleared (23)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/29/2020	Expense			-30.00
06/01/2020	Expense			-41.93
06/01/2020	Expense			-1.62
06/01/2020	Expense			-69.26
06/01/2020	Expense			-30.00
06/02/2020	Expense			-30.00
06/03/2020	Expense			-2.56
06/04/2020	Expense			-5.65
06/05/2020	Expense			-5,000.00
06/08/2020	Expense			-30.00
06/10/2020	Expense			-5.24
06/12/2020	Expense			-48.10
06/15/2020	Expense			-11.98
06/15/2020	Expense			-8.72
06/15/2020	Expense			-26.95
06/17/2020	Expense			-4.38
06/17/2020	Expense			-5.00
06/19/2020	Expense			-5.24
06/19/2020	Expense			-100.00
06/22/2020	Expense			-54.21
06/22/2020	Expense			-146.27
06/22/2020	Expense			-31.98
06/23/2020	Expense			-3.00

12/29/2020

Total -5,692.09

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Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/02/2020	Deposit			7,000.00

Total 7,000.00

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Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 06/21/2020

## RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

## Summary

USD

Statement beginning balance	15,893.71
Checks and payments cleared (45)	-7,684.09
Deposits and other credits cleared (6)	7,972.53
Statement ending balance	16,182.15
Register balance as of 06/21/2020	16,182.15
Cleared transactions after 06/21/2020	0.00
Uncleared transactions after 06/21/2020	-10,826.89
Register balance as of 12/29/2020	5,355.26

## Details

Checks and payments cleared (45)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/22/2020	Expense			-19.23
05/22/2020	Expense			-551.00
05/22/2020	Expense			-21.39
05/25/2020	Expense			-3.58
05/26/2020	Expense			-840.30
05/26/2020	Expense			-151.00
05/26/2020	Expense			-3.58
05/26/2020	Expense			-21.37
05/26/2020	Expense			-64.50
05/26/2020	Expense			-3.58
05/27/2020	Expense			-950.00
05/27/2020	Expense			-903.48
05/30/2020	Expense			-56.48
05/30/2020	Expense			-150.00
06/01/2020	Expense			-600.74
06/03/2020	Expense			-100.00
06/03/2020	Expense			-275.00
06/04/2020	Expense			-9.99
06/04/2020	Expense			-16.01
06/05/2020	Expense			-5.44
06/07/2020	Transfer			-350.00
06/08/2020	Expense			-53.77
06/08/2020	Expense			-48.00
06/09/2020	Expense			-21.52

12/29/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/09/2020	Expense			-35.32
06/09/2020	Expense			-149.50
06/09/2020	Expense			-27.69
06/11/2020	Expense			-10.67
06/11/2020	Expense			-50.00
06/15/2020	Transfer			-500.00
06/15/2020	Expense			-18.32
06/15/2020	Expense			-0.99
06/16/2020	Check	2448		-80.00
06/16/2020	Expense			-13.67
06/18/2020	Expense			-300.00
06/18/2020	Transfer			-500.00
06/19/2020	Expense			-3.41
06/19/2020	Expense			-150.00
06/19/2020	Expense			-32.04
06/19/2020	Expense			-10.69
06/19/2020	Expense			-15.36
06/19/2020	Expense			-13.89
06/20/2020	Expense			-249.77
06/20/2020	Expense			-5.35
06/21/2020	Expense			-297.46
<b>Total</b>				<b>-7,684.09</b>

## Deposits and other credits cleared (6)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
05/29/2020	Deposit			3,622.79
06/11/2020	Deposit			420.15
06/11/2020	Deposit			420.15
06/11/2020	Deposit			3.58
06/15/2020	Deposit			3,505.21
06/21/2020	Deposit			0.65
<b>Total</b>				<b>7,972.53</b>

Lois Joyce Evans

**EVERYTHING SAVINGS (INGS), Period Ending 06/21/2020**

**RECONCILIATION REPORT**

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

**Summary**

USD

Statement beginning balance.....	1,228.40
Checks and payments cleared (0).....	0.00
Deposits and other credits cleared (2).....	500.54
Statement ending balance.....	<u>1,728.94</u>

Register balance as of 06/21/2020.....	<u>1,728.94</u>
Cleared transactions after 06/21/2020.....	0.00
Uncleared transactions after 06/21/2020.....	1,277.32
Register balance as of 12/29/2020.....	3,006.26

**Details**

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/15/2020	Transfer			500.00
06/21/2020	Journal	3		0.54
Total				500.54